



 You're invited to:
Live Well and Healthier **2013**

American Greetings Benefits 2013



What we'll cover today

- Our path to better health – Wellness & Consumerism
- 2013 Changes
 - **New!** HealthAdvocate™
 - **New!** LiveHealthier
 - **New!** Wellness Healthcare Premium Credits – Action Required
- What you need to do during & after open enrollment



Goal – Continue on the Path

- Provide competitive cost effective healthcare solution for Associates and AG
- We announced in 2010 our strategy
 - Consumerism and wellness have proven to be effective
 - **Consumerism**
 - Associates engage in their healthcare purchase
“skin in the game!”
 - **Wellness**  **livewell**
 - Encourages associates to take care of their health, it reduces cost

The health decisions you make directly affect how much you and AG will spend on healthcare now and in the future.

New services just for you!

HealthAdvocate[™]

- **What does Health Advocate do?**
 - Assist in choosing a healthcare plan coverage option and more
 - Locate the right services and providers at the right time
 - Provide health cost estimates and general condition and treatment options
 - Help with medical bills and claims issues
- **Who can use Health Advocate?**
 - Health Advocate is available to you, your spouse, dependent children, parents, and parents-in-law.



- **Manage** all of the new wellness credits (i.e. the NEW physical activity, biometrics and physical credits for 2013).
- **Provide** associates and enrolled spouses with their own interactive website to track wellness Information.
- **Administer** all wellness programs



Health Plan & 2013 Changes

In 2013 American Greetings will continue to offer 3 medical plan options




Medical Plan	Consumer Plan	Enhanced Consumer Plan	Traditional Plan
Monthly premiums	Lowest	Lower	Higher

2013 Changes:

- **Change in deductible** for the Enhanced Consumer Plan is required by law to qualify as a high deductible health plan and eligible for a HSA
 - Single, from \$1,200 in 2012 to \$1,250 in 2013
 - Family, from \$2,400 in 2012 to \$2,500 in 2013
- **Increase to Health Savings Account (HSA) maximum** - \$3,250 single coverage & \$6,450 for associate + one or more coverage
- **Non-tobacco user definition** – Removes the allowing of one cigarette per week
- **Women's preventive care** – Include coverage for brand (no generic available) and generic contraceptive drugs, lactation classes and other preventive services

2013 Changes

New! Wellness Healthcare Premium Credits

- What are they?
 - Discounts for associates (and enrolled spouses/domestic partners) for:
 - **Annual physical** 
 - Accepted from January 1, 2012 – May 31, 2013
 - **Participate in biometric screening** 
 - Accepted from January 1, 2012 – May 31, 2013
 - **Become more physically active** 
 - 30 minutes of activity, 3 times a week
 - » Can be completed in 10 minute intervals

**Sign up by
12/7 to
receive
credits 1/1**

How do the Credits Impact My Pay?

- The below chart describes the wellness credit you may receive for each activity:

Activity	Credit amount	Credit amount
	Single or Associate & Children	Associate + Spouse or Family
Biometric Screening	\$156/year	\$336/year
Annual Physical	\$156/year	\$336/year
Physical Activity	\$150/year	\$210/year
Total	\$462/year	\$882/year

- Important things to remember:
 - You and your spouse (if enrolled) both need to participate to receive any credit.

How do I earn the 2013 Biometric & Physical Healthcare Credits?

- Sign-up for credits by December 7, 2012 to receive full year's credit
- Credit is paid per pay period
- Obtain biometric screening & annual physical from January 1, 2012 through May 31, 2013.

BIOMETRIC SCREENING

If you (or your enrolled spouse) complete your biometric screening **at your AG location**



No further action is required by you.

If you (or your enrolled spouse) complete your biometric screening at **your doctor's office or healthcare facility**



You or your doctor must complete and submit the Biometrics & Physical Verification form to LiveHealthier.

ANNUAL PHYSICAL

If you (or your enrolled spouse) **are enrolled** in an AG medical plan when you receive your physical



No further action is required by you.

If you (or your enrolled spouse) **are NOT enrolled** in an AG medical plan when you received your physical



You or your doctor must complete and submit the Biometrics & Physical Verification form to LiveHealthier.

Remember! If needed, documentation must be submitted by May 31, 2013 or lose credit.

How do I Earn My Physical Activity Credit?

- **Beginning January 1, 2013** be active for at least 30 minutes (10 minute intervals), 3 times a week for an entire calendar quarter.
- **The annual credit is \$150 for Single or Associate + Child(ren) coverage and \$210 for associate and spouse**, when enrolled
 - Paid Quarterly
 - **Both the associate and spouse, when enrolled, must complete the physical activity affidavit to receive the credit.**
- **Complete the quarterly affidavit** on the LiveHealthier website
 - Must be completed 1st 9 calendar days following end of the calendar quarter
 - Credit is paid by the end of the month the affidavit is submitted.
 - If you do not submit your affidavit in the required timeframe, you will not receive the credit.

Other 2013 Changes

Prescription Drug




- **Slight increase to minimum co-payments** (from \$2 - \$5) for the Traditional Plan only

Dental



- **Live or Work** – The dental plan service area now includes your place of work in addition to where you live

Other Changes

- **Anthem PPO eliminated (Forest City & Greeneville)** – If you do not make a new election, you will default to UHC PPO at the same coverage level
- **W-2 reporting**  – The value of your medical benefit coverage will be reported on your 2012 W-2, received in January 2013. This is not considered taxable income
- **Healthcare FSA (Flexible Spending Account) reduction** – In 2013, annual contribution maximum is reduced to \$2,500 (previously \$3,500) as required by Healthcare Reform regulations

Next Steps

1. Enroll from October 29 - November 9

1. Online or by phone
2. Use **HealthAdvocate** as a resource

2. Sign up on the website by December 7 to get full year physical and biometrics credits

1. Check the Affidavit Box to confirm you and your spouse (if enrolled), have completed or will complete your biometric screening and physical by May 31, 2013

3. Open your health savings account (HSA) if you have enrolled in one of the Consumer Plans for the first time by December 31, 2012

4. January 1st –

1. **Begin physical activity**, 30 minutes (at least 10 minute intervals) for 3 times a week starting the 1st week in January to be eligible for the Physical Activity healthcare premium credit and complete affidavit quarterly
2. **Complete your biometric screening and annual physical** by May 31, 2013 and submit any required documentation to LiveHealthier

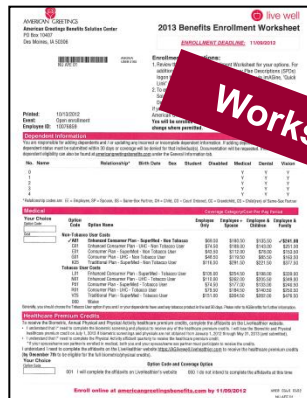
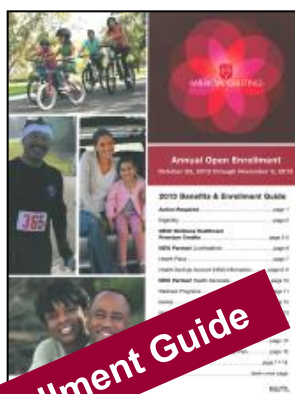
Submit your tips and strategies on how to make time or build in a 10 minute workout for a chance to win a \$100 HSA deposit. Entries are accepted between **October 29 – December 31** at <https://AGLivewell.livehealthier.com>

For more information:


- Read the **Benefits 2013 Newsletter** (mailed Sept.)



- Review your **Enrollment packet** – delivered before 10/29



Worksheet

- **AGBenefits** and your **plant HR office**
- **Location's Benefits Information stand**
- Use  **LiveHealthier** for all wellness including wellness coaching, condition management and healthcare premium credits' administration
- Use **HealthAdvocate** to help you become better consumers of healthcare and assist with vendor and provider coordination

Don't Forget- Be a Good Consumer of Healthcare

Where do I seek care? For routine, primary/preventive care, or non-urgent treatment, it is recommend to go to your doctor's office for medical care.

HOWEVER, other options are available but you need to decide wisely . . .

Convenience Care – When your condition is not urgent or any emergency and unable to get to your doctor's office (i.e. CVS Minute Clinic, Wal-Mart, Target Clinic, Walgreen's TakeCareClinic)

- Examples of conditions include common infections (strep throat), minor skin conditions (poison ivy), flu shots, pregnancy tests



Urgent Care – Sometimes you need care fast but can't get an appointment with your doctor.

- Examples of conditions include sprains and care for above when Convenience Care is not available



Emergency Room – True emergencies that require immediate care

- Examples include heavy bleeding, large open wounds, sudden change in vision, chest pains, major burns, spinal injury, difficulty breathing, severe head injury, major broken bones



Questions?

This information is a summary of the health and welfare benefits available to eligible associates of American Greetings and its participating subsidiaries. In the event of a conflict between this and any other description of these benefit plans, the plan documents, service agreements and insurance contracts will control. As with all Company sponsored benefit plans, American Greetings reserves the right to amend, modify, revoke or terminate these plans in whole or in part at any time where permitted by law and collective bargaining agreements. Neither this document nor participation in the benefit plans described here constitutes a promise of continuing employment with American Greetings. .